

BARACK
OBAMA'S

plan to

SUPPORT

WORKING WOMEN

and

FAMILIES





A MESSAGE FROM BARACK

Thank you for taking the time to look at this booklet. I believe that leaders must be open and forward-looking with the American people about the policy decisions facing our nation. This booklet brings together my proposals to support women and families so you can see clearly where I stand on these fundamental issues.

But I also hope that this booklet sparks a dialogue and that after you've finished reading it, you get in touch with our campaign and give us your thoughts on the policies you find here. You can take your government back into your hands, but only if you speak up.

You know what's at stake in this election when you kiss a loved one goodbye as he or she is deployed overseas, or see your neighbor's home foreclosed on, or fill up the tank. This is a defining moment in our history. The dream that so many generations fought for feels as if it's slowly slipping away. We've never paid more for health care or child care or college. It's harder to save and retire. And most of all, we've lost faith that our leaders can or will do anything about it.

But it is because of their failures that this moment of challenge is also a moment of opportunity. We have a chance to move America in a fundamentally different direction, and that starts with empowering women and strengthening families. This belief is at my core because I wouldn't be running for President today without the strong, capable, loving and brilliant women in my life.

My mother was a single mom who put herself through school, followed her passion for



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helping others, and raised my sister and me to believe that in America, there are no barriers to success if you're willing to work for it.

My grandmother worked on a bomber assembly line during World War II — she was Rosie the Riveter. After the war, even though she never got more than a high school diploma, she worked her way up from her start as a secretary at a bank, and shouldered most of the financial responsibility for our entire family while I was growing up.

My wife Michelle, the rock of the Obama family, has worked her way up from modest roots on the South Side of Chicago, and has juggled jobs and parenting with more skill and grace than anyone I know.

My accomplishments are only possible because of these women. Now Michelle and I want our two daughters to grow up in an America where they have the freedom and opportunity to live their dreams and raise their own families.

But even as these stories speak to the progress that we've made, we know that too many of America's daughters grow up facing barriers to their dreams, and that has consequences for all American families. That's why I've proposed the policies in this booklet to expand opportunities for working women raising families and help make life affordable for stay-at-home moms.

I want Sasha and Malia and your daughters and sons to grow up in an America where both work and family are a part of the American Dream, and where that Dream is available to all. So I hope you look closely at the ideas in this booklet and let us know what you think. Together, we can change America.

Sincerely,

Barack Obama

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A MESSAGE FROM MICHELLE

I want to join Barack in thanking you for taking a look at this agenda to strengthen women and families. For working families trying to balance jobs and kids and maybe even aging parents of their own, the American Dream can feel like it's slipping away.

Over the course of this campaign, I've had the chance to sit down with so many working women across the country. I've talked with mothers struggling to make ends meet because their salaries aren't keeping up with the cost of groceries or the price of gas. I've listened to the moms who are nervous about taking time off to care for a sick child, and the moms-to-be who are scared of getting fired if the boss finds out they're pregnant.

Then there are women who work hard everyday doing the same jobs as men, but earning less. And the military families, who struggle to make ends meet with one paycheck where there used to be two. They welcome their loved ones home with full hearts but little support from their government for their service.

These struggles — the struggles of working women and families across America — aren't new to me or to any of us. And they're certainly not new to Barack.

As President, Barack will expand the Family and Medical Leave Act, so that millions of additional Americans will be able to take time off to care for a baby or an elderly parent — or just to have a few hours to attend a school play or a parent-teacher



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conference or take a child to the doctor. Barack will require employers to provide all their workers with at least seven paid sick days a year, and will ensure that women are paid fairly for their hard work.

'This booklet is about helping women reclaim their dreams for themselves and their families. It's about giving them a helping hand, not a handout. The subjects here are near to my heart, and they're at the center of this campaign. But the policies will only succeed if they address your needs. So please let us know what you think.

Best,

Michelle Obama

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STRENGTHEN ECONOMIC SECURITY FOR WOMEN AND FAMILIES

Fight for Pay Equity

Throughout their careers, Barack Obama and Joe Biden have championed the right of women to receive equal pay for equal work. This is a family issue and a fairness issue that not only impacts a family's income during working years, but reduces women's retirement income based on working years. In the Illinois State Senate, Obama cosponsored and voted for the Illinois Equal Pay Act, which provided 330,000 more women protection from pay discrimination. In the U.S. Senate, Obama joined a bipartisan group of senators to introduce the Fair Pay Restoration Act, a bill to overturn the U.S. Supreme Court's recent 5-4 decision in *Ledbetter v. Goodyear Tire & Rubber Company*. The bill would restore the clear intent of Congress that workers must have a reasonable time to file a pay discrimination claim after they become victims of discriminatory compensation. Obama is also a cosponsor of Senator Tom Harkin's (D-IA) Fair Pay Act which requires employers to provide equal pay for equivalent jobs and disclose their pay scales for all job categories, and Senator Clinton's (D-NY) Paycheck Fairness Act which provides greater protections for women who suffer discrimination. As president, Obama will continue to promote paycheck equity and work to close the wage gap between men and women.

Making Work Pay for Working Families

The Obama economic plan will give working families immediate and direct relief—every middle class working American will receive a \$500 "Making Work Pay" tax credit that will fully offset the first \$500 of payroll tax they pay, or \$1,000 per working family. This refundable tax credit will benefit 150 million working Americans, including over 71 million working women. Ten million working Americans will no longer have to pay any income taxes as a result of this plan. Woman-owned small businesses grow at twice the rate of all businesses, and Barack Obama and Joe Biden believe we should support these important economic drivers. 5 million women small business owners will benefit from this reduction of the self-employment tax. For those low and middle-income seniors who are retired and are not eligible for this workers' credit, the Obama plan will provide direct tax relief by eliminating all income taxes for seniors who make under \$50,000 per year.

Increase the Minimum Wage to \$9.50 by 2011

Women will receive 59 percent of the benefits of a minimum wage increase. Obama and Biden will raise the minimum wage to \$9.50 an hour by 2011, benefiting 8.4 million working women, and index it to inflation to make sure that full-time workers can earn a living wage that allows them to raise their families and pay for basic needs such as food, transportation, and housing.

Expand the Earned Income Tax Credit

Barack Obama believes we should provide extra support to low-income families and single mothers to ensure that they and their children are able to achieve a more secure future. Obama will reward work by increasing the number of working parents eligible for EITC benefits, increasing the benefit available to parents who support their children through child support payments, increasing the benefit for families with three or more children and reducing the EITC marriage penalty which hurts low-income families. Under the Obama plan, full-time workers making minimum wage would get an EITC benefit up to \$555, more than three times greater than the \$175 benefit they get today. If the workers are responsibly supporting their children on child support, the Obama plan would give those workers a benefit of \$1,110. The Obama plan would also increase the EITC benefit for those families that are most likely to be in poverty—families with three or more children. An estimated 5 million working women will benefit from Obama's EITC expansion plan. Obama was the lead sponsor of bipartisan legislation in Illinois to create a state EITC which provided more than \$100 million in tax breaks to working Illinois families.

Provide a Child and Dependent Care Tax Credit to an Additional 7.5 Million Women

The Child and Dependent Care Tax Credit provides too little relief to families that struggle to afford child care expenses. Currently the credit only covers up to 35 percent of the first \$3,000 of child care expenses a family incurs for one child and the first \$6,000 for a family with two or more children. And the credit is not refundable, which means that upper-income families disproportionately benefit while families who make under \$50,000 a year receive less than a third of the tax credit. Barack Obama and Joe Biden will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses. These changes will help an additional 7.5 million women afford quality child care.

Create Automatic Workplace Pensions

Currently, 75 million working Americans—roughly half the workforce—lack employer-based retirement plans. Only half of female workers have access to an employer-based retirement plan, and only 39 percent participate in those plans. Even when workers are given the option of joining employer-based plans, many do not take up the option because it requires considerable work to research plans and investment portfolios, and enroll in the plan. Barack Obama's retirement security plan will automatically enroll workers in a workplace pension plan. Under his plan, employers who do not currently offer a retire-

ment plan, will be required to enroll their employees in a direct-deposit IRA account that is compatible to existing direct-deposit payroll systems. Employees may opt-out by signing a written waiver. Experts estimate that this program will increase the savings participation rate for low and middle-income workers from its current 15 percent level to around 80 percent.

Expand Retirement Savings Incentives for Working Families

Women are less likely than men to have significant income from pensions and other savings at retirement. Barack Obama and Joe Biden will ensure savings incentives are fair to all workers by creating a generous savings match for low and middle-income Americans. Obama will expand the existing Savers Credit to match 50 percent of the first \$1,000 of savings for families that earn under \$75,000, and he will make the tax credit refundable. To help ensure that this proposal actually strengthens retirement investments, the savings match will be automatically deposited into designated personal accounts by using the account information listed on IRS tax filings. Coupled with the automatic workplace pension plan, this proposal will stimulate tens of millions of new Americans to invest for retirement. Over 80 percent of the savings incentives will go to new savers, and 75 percent of people eligible for the incentives who are expected to participate in the new program do not currently save.

FOR MORE INFORMATION

on the state by state impact of the Obama Economic Plan for America's Working Women, visit: <http://my.barackobama.com/page/content/womenissues>



STRENGTHEN WORK/FAMILY BALANCE

Expand the Family and Medical Leave Act (FMLA)

The FMLA covers only certain employees of employers with 50 or more employees. As a result, only about half of American workers are eligible for leave under the FMLA. Barack Obama and Joe Biden will expand the FMLA to cover businesses with 25 or more employees. Obama and Biden will also expand the FMLA to cover more purposes as well, including: to care for elderly parents; to participate in children's school-related activities; and to address domestic violence and sexual assault.

Encourage States to Adopt Paid Leave

Experience shows that many families who need leave cannot afford to take it unpaid. According to the National Partnership for Women and Families, 78 percent of employees covered by the FMLA who have needed leave but have not taken it report that they could not afford to take unpaid leave. Barack Obama and Joe Biden will initiate a 50 state strategy to encourage all of the states to adopt paid-leave systems. They will provide a \$1.5 billion fund to assist states with start-up costs and to help states offset the costs for employees and employers. Obama's Department of Labor will also provide assistance to the states on how to craft paid-leave programs consistent with their local needs.

Expand Paid Sick Days to 22 Million Working Women

Today, over 22 million working women do not have a single paid sick day. As president, Obama will require that employers provide seven paid sick days per year.

Protect Against Caregiver Discrimination

Workers with family obligations often are discriminated against in the workplace. Because women are the primary caregivers for children or elderly relatives in approximately 70 percent of households, this discrimination has a disproportional impact on women. This is a growing problem, as evidenced by the skyrocketing number of discrimination suits being filed: there has been a 400 percent increase in the number of family responsibility discrimination lawsuits in the last decade. Barack Obama and Joe Biden will prevent parents from being discriminated against because of caregiving responsibilities, such as assisting relatives with transportation, medical treatments, cooking and bathing. Obama will commit the government to enforcing recently-enacted Equal Employment Opportunity Commission guidelines on caregiver discrimination.

Expand Flexible Work Arrangements

Working parents often have to juggle not only child care responsibilities, but also care responsibilities for elderly relatives. Barack Obama and Joe Biden will address this concern by creating a program to inform businesses about the benefits of flexible work schedules for productivity and establishing positive workplaces; helping businesses create flexible work opportunities; and increasing federal incentives for telecommuting. Obama and Biden will also make the federal government a model employer in terms of adopting flexible work schedules and permitting employees to petition to request flexible arrangements. This program has achieved great success in Great Britain, and Obama will replicate it throughout the federal government.

Expand High-Quality Afterschool and Summer Learning Opportunities

To help families balance the responsibilities of work and family, it is essential to provide them with high-quality care for their children during the hours that they are out of school. The 20-25 hours each week that children are out of school while their parents are at work is often a period where kids can get into trouble. Afterschool and summer learning programs provide a place to keep children safe during those times and increase students' academic achievement. Barack Obama and Joe Biden will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve one million more children. Obama will include measures to maximize performance and effectiveness across grantees nationwide. Additionally, they will create a new summer program that supports partnerships between schools, community groups, and faith-based organizations to provide summer opportunities to an additional 1 million children.



PLAN FOR HEALTHY FAMILIES

Fix the Nation's Health Care System

Because women are more likely to be in minimum wage or part time jobs, or be dependent on a spouse's health care plan which can be lost in divorce, there is a disproportionate number of women who are uninsured or in danger of losing their coverage. More than 19 million women lack health insurance coverage, and women are more likely than men to delay or not get medical care because of high costs. The Obama-Biden administration will ensure affordable health coverage for all Americans. Their plan maintains patient choice, and establishes a National Health Insurance Exchange with a range of private insurance options as well as a new public health plan to allow individuals and small businesses to buy affordable and accessible health coverage similar to that available to federal employees. The Obama-Biden health plan will provide tax credits to people so they can afford health care and will reduce the typical family's medical expenditures by \$2,500 per year while providing them with more health care options and greater security.

Ensure all Children Have Health Insurance

Barack Obama has fought throughout his career to provide more children with affordable health insurance. As a state senator, Barack Obama passed a successful measure that provided health insurance to 150,000 Illinois children and parents. As a U.S. Senator, Obama has worked to expand the successful State Children's Health Insurance Program (SCHIP) to 3.8 million children in low and moderate-income families. As president, Obama will expand SCHIP to provide health insurance to more children in working families, and also ensure that all children in America have comprehensive health insurance benefits.

Fight Cancer

Ovarian cancer is the fourth-leading cause of cancer-related death among women in the United States. Because of the lack of early symptoms or a proven screening test, ovarian cancer also has the highest mortality of all cancers of the female reproductive system. As president, Barack Obama will double funding for federal cancer research efforts within 5 years, building on his career-long efforts to fight cancer and provide support to families affected by cancer. Barack Obama was an original cosponsor of Johanna's Law which educates women and increase awareness of ovarian cancer. He helped pass legislation in the Illinois State Senate to expand insurance coverage for mammograms. As president, Obama will also expand access to lifesaving clinical trials, create a new cancer survivorship initiative at the Centers for Disease Control (CDC), and end insurance company discrimination against individuals with pre-existing conditions.

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Supports a Woman's Right to Choose

Barack Obama has been a consistent champion of reproductive choice, and has received 100 percent pro-choice ratings from choice groups throughout his careers in the Illinois State Senate and the U.S. Senate. He strongly and unequivocally supports *Roe v. Wade* and a woman's right to choose a safe and legal abortion, regardless of ability to pay, and opposes any and all efforts to weaken or undermine that right. Barack Obama also strongly supports access to comprehensive affordable family planning services and age-appropriate sex education which empower people to make informed choices and live healthy lives. He also recognizes that such health care and education help reduce the number of unintended pregnancies and thereby also reduce the need for abortions. He supports a woman's decision to have a child by ensuring access to and availability of programs for pre- and post-natal health care, parenting skills, income support, and caring adoption programs. Obama recognizes that there is a moral and ethical element to this issue, and respects the opinions of those who disagree with him. He is committed to achieving common ground by working together to reduce unintended pregnancies and to provide greater support for pregnant women.

Reducing Violence against Women

One in four women will experience domestic violence in her lifetime. Barack Obama introduced legislation to combat domestic violence by providing \$25 million a year for partnerships between domestic violence prevention organizations and fatherhood or marriage programs to train staff in domestic violence services, provide services to families affected by domestic violence, and to develop best practices in domestic violence prevention. Joe Biden is one of the nation's leading advocates of addressing and combating violence against women. Biden authored the landmark Violence Against Women Act (VAWA), a measure that provides comprehensive support to victims of domestic violence, helps strengthen prosecution of violence against women, and seeks to expand public awareness about the need to end domestic violence and its affects on families. Barack Obama is a longtime supporter of strengthening VAWA, and as president, he will ensure the program remains strongly funded and supported across the federal government.

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WOMEN.BARACKOBAMA.COM



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